


	PERCEPTIONS OF GENERATION Z COMMUNITIES IN BANDUNG CITY TOWARDS INTEREST IN USING FINTECH LENDING
Volume: 5 Number: 1 Page:	Moch Rizqan Shiyam HIDAYAT¹, Gina Apryani NURUNNISHA², ^{1,2} Faculty of Economics and Business, Widyatama University, Indonesia Corresponding author: Author E-mail: moch.rizqan@widyatama.ac.id
Article History: Received: YY-MM-DD Revised: YY-MM-DD Accepted: YY-MM-DD	<p>Abstract:</p> <p>Financial technology (fintech)--online l--have been grown rapidly in Indonesia. Along with the increasing number of user, the existance of fintech has occuring problems such as lack of trust and fraud. This research aims to provide insights to online lending service providers, the government, and financial institutions to improve financial literacy and customize services according to Generation Z's needs and expectations. The focus is on exploring the factors influencing Generation Z's decision to utilize Fintech Lending, such as perceived ease of use, usefulness, and trust. This study uses a descriptive quantitative method to reveal Generation Z's tendency to respond to these digital financial products. It was found that factors such as intention to use, perceived ease of use, perceived usefulness, and trust significantly influence their interest in using Fintech Lending. The conclusions of this study provide insights for Fintech Lending service providers, government, and financial institutions to improve services and financial literacy that align with Generation Z's expectations and needs. This research uses a descriptive quantitative method with a sample of generation Z respondents in Bandung. The variables studied include intention to use, perceived convenience, usefulness, and trust in online lending. The results showed that these variables significantly influence Generation Z's interest in using online lending. The findings provide valuable insights for financial service providers to customize their products and services to be more appealing to generation Z.</p> <p>Keywords: Interest in Use, Generation Z, Online Lending</p>
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INTRODUCTION

Nowadays, with the development of science, industry, and technology, all aspects of life conflicts can be resolved quickly. This convenience has also led to many new electronic innovations in various matters. One is the current popularity of borrowing money that can be done digitally or electronically, which we usually call 'Fintech Lending.' Online lending are financial assistance issued by financial institutions online by utilizing advances in science and technology and existing industries. The Fintech Lending trend itself has emerged in the past few years. Several types of online lending are currently popular among the public, such as Unsecured Lending (KTA), Peer-to-Peer Lending (P2P Lending), and Multipurpose Lending.

Online lending is also one of the businesses in the financial technology industry. Financial technology, now better known as fintech, is a form of business that aims to provide financial services using modern software and technology. The goal is clear: to make it easier for people to access financial products and simplify the transaction process. The requirements for online lending that are considered legal and safe are that they must be under the supervision of the financial services

authority (OJK). The Financial Services Authority is one of the government institutions in Indonesia, which was formed with the aim that all activities in the financial services sector can be organized in an orderly, fair, transparent, and accountable manner, then able to realize a financial system that grows sustainably and stably and is also able to protect the interests of consumers and the public.

Online lending applications can be accessed and processed if you have submitted several personal files that can be proven and accounted for in terms of authenticity. By showing personal documents such as KTP, KK, NPWP, and salary slips, anyone can become an online lending user to solve various financial problems. In fact, from when the application is submitted until the funds reach the customer, it only takes less than 24 hours. This advantage makes online lending quickly gain popularity and are increasingly being utilized by people from all walks of life.

Despite its convenience and practicality, many people must learn to use online lending products more wisely. When compared to conventional lending, online lending have higher interest rates and shorter installment tenors. In online lending, administrative costs are not transparent. As a result, customers risk paying more than the initial agreement. Customers must also pay late fees and other penalties that must be clarified. In addition, many customers need to trust that the personal data provided to the application is safely stored.

In accordance with Silaswara and Kusnawan's research (2022), 59.6% of respondents did not trust the security of personal data stored in online lending applications, and as many as 48.9% of the total respondents rejected the statement that the amount of interest charged was very reasonable. So, an important question arises regarding how the public perceives and responds to this financial product. Do people feel confident and comfortable in using online lending? Do they find online lending easy to use and valuable in meeting their financial needs? These questions are the main focus of this research.

In this study, the relevant vital variables are Intention to use (X1), Perceived ease of use (X2), Perceived Usefulness (X3), and Trust (X4). Intention to use refers to an individual's desire to use online lending services, while perceived ease of use and perceived usefulness reflect an individual's view of the extent to which the service is easy to use and valuable in meeting their financial needs, while trust refers to an individual's confidence in the use of online lending services.

Based on the existing phenomenon, this study aims to dig deeper into the perceptions of Generation Z in Bandung City regarding their interest in using online lending. By understanding the factors that influence their decision, this research is expected to provide valuable insights to online lending service providers, the government, and related financial institutions to improve financial literacy and customize their services better to suit the needs and expectations of gen Z.

Researchers provide problem boundaries so the research stays consistent with the direction and objectives. The problem restrictions in this study are as follows.

1. The people studied are generation Z people who have never used an online lending application as electronic-based financial assistance.
2. The public perceptions studied will focus on the perception of intention to use, perceived ease of use, perceived usefulness, and perceived trust.

Based on the background and limitations of the problem, the description of previous research, and the theoretical framework, this study can propose several hypotheses, namely as follows.

H1: Perceived intention to use positively affects the interest of generation Z people in using online lending.

H2: Perceived ease of use positively affects the interest of generation Z people in using online lending.

H3: Perceived usefulness positively affects the interest of generation Z people in using online lending.

H4: Perceived trust positively affects the interest of generation Z people in using online lending.

H5: Perceived intention to use, perceived convenience, perceived usefulness, and perceived trust together have a positive effect on the interest of generation Z people in using online lending.

METHODS

The research approach used in this research is a descriptive quantitative approach that explains the perception of intention to use, ease of use, usefulness, and trust in public interest in using online lending.

Population. Population is a generalization of an area of objects/subjects with specific qualities and characteristics set by researchers to study and then draw conclusions (Sugiyono, 2018). Based on this definition, the population of this study is Generation Z in Bandung City.

Sample. Because the population of members is uncertain, the sample size is calculated using the Cochran formula (Sugiyono, 2019, p. 136).

$$n = \frac{z^2 pq}{e^2} \quad (3.1)$$

$$n = \frac{(1,96)^2(0,5)(0,5)}{(0,10)^2}$$

$$n = 96,04 = 97 \text{ people (rounded)}$$

Description:

n = Number of samples

z = Price on the normal curve for a deviation of 5%, with a value of 1,96

p = chance of being right 50% = 0,5

q = wrong chance 50% = 0,5

e = error tolerance 10%

From the results above, 96.04 is a fraction, and according to Sugiyono (2019: 143), calculations that produce fractions (there are commas) should be rounded up. So, the number of samples in this study was 97 respondents.

The sample selection criteria required and allowed to fill out the questionnaire in this study are as follows.

1. Respondents who still need to own or know the Online Lending application.
2. Respondents who will or want to make transactions using Online Lending services.
3. Respondents who have seen Online Lending advertisements on social media.
4. Respondents born 1997 - 2011 in Bandung City.

RESULT AND DISCUSSION

Simple Linear Regression Analysis

H1: Perceived intention to use positively affects the interest of generation Z people in using online lending.

With the help of SPSS 17.0, simple linear regression results were obtained, as in Table 1.

Table 1. Simple Linear Regression Results (X1 to Y)

Regression Model	Free Variable	Coef. Regression	T _{Count}	Sig-t
I	Constant	3.523	24.482	0.000
	Perception of intention (X ₁)	0.238	3.980	0.000
	R		0.378	
	R Square		0.143	

Based on Table 4.31, the regression equation is obtained as follows: $Y' = 3.523 - 0.238X$.

Based on the results of the simple linear regression calculation shown in Table 4.31, it can be seen that the constant value of 3.523 indicates the amount of interest in using online lending (Y) of 3.523 without being influenced by perceived intentions ($X_1 = 0$). If the perception of intention increases by 1 unit, the interest in using online lending (Y) will increase by 0.238. This means that perceived intention (X1) positively affects interest in using online lending (Y). The regression correlation value (R) between perceived intention (X1) and interest in using online lending (Y) is 0.378. When viewed from the R Square value of 0.143, it means that the perceived intention variable influences 14.3% of interest in using online lending. In comparison, 85.7% is influenced by other variables not analyzed in this hypothesis test.

The tcount value (3.980) > table value (1.661). This shows that the effect of perceived intention (X1) on interest in using online lending (Y) is significant. This means that the higher the perception of intention, the more interest in using online lending will increase.

Based on the research results above, the first hypothesis, which states that perceived intention to use has a positive effect on the interest of Generation Z people in using online lending, is accepted.

H2: Perceived ease of use positively affects the interest of generation Z people in using online lending. With the help of SPSS 17.0, the simple linear regression results are obtained as in Table 2.

Table 2. Simple Linear Regression Results (X2 to Y)

Regression Model	Free Variable	Coef. Regression	T _{Count}	Sig-t
II	Constant	1.164	4.436	0.000
	Perceived ease (X ₂)	0.623	7.010	0.000
	R		0.584	
	R Square		0.341	

Based on Table 2, the regression equation is obtained as follows: $Y' = 1.164 + 0.623X$.

Based on the results of the simple linear regression calculation shown in Table 4.32, it can be seen that the constant value of 1.164 indicates that the amount of interest in using online lending (Y) is 1.164 without being influenced by perceived convenience ($X_2 = 0$). If the perception of intention increases by 1 unit, the interest in using online lending (Y) will increase by 0.623. This means that perceived convenience (X2) positively affects interest in using online lending (Y). This can also be seen from the regression correlation value (R), which is positive between perceived convenience (X2) and interest in using online lending (Y) of 0.584. When viewed from the R Square value of 0.341, it means that the perceived convenience variable influences 34.1% of interest in using online lending, while 65.9% is influenced by other variables not analyzed in this hypothesis test.

Based on Table 4, the regression equation is obtained as follows: $Y' = 1.033 + 0.609X$.

Based on the results of the simple linear regression calculation shown in Table 4, it can be seen that the constant value of 1.033 indicates that the amount of interest in using online lending (Y) is 1.033 without being influenced by perceived trust ($X_4 = 0$). If the perception of trust increases by 1 unit, the interest in using online lending (Y) will increase by 0.609. This means that perceived trust (X_4) positively affects interest in using online lending (Y). This can also be seen from the regression correlation value (R) which is positive between perceived trust (X_4) and interest in using online lending (Y) of 0.371. When viewed from the R Square value of 0.371, it means that the perceived trust variable influences 40.7% of the interest in using online lending, while 62.9% is influenced by other variables not analyzed in this hypothesis test.

The tcount value (7.481) > ttable value (1.661). This shows that the effect of perceived trust (X_4) on interest in using online lending (Y) is significant. This means that the better the perception of trust, the more interest in using online lending will also increase.

Based on the research results above, the third hypothesis, which states that perceived trust has a positive effect on the interest of Generation Z people in using online lending, is accepted.

Multiple Regression Analysis

H5: Perceived intention to use, perceived convenience, perceived usefulness, and perceived trust together have a positive effect on the interest of the Z generation to use online lending. Multiple linear regression analysis was performed to test this hypothesis. Simple linear regression results were obtained with the help of SPSS 17.0.

Table 5. Multiple Regression Analysis Results

Independent Variable	Regression Coefficient	t _{count}	Sig-t
Konstanta	0.829	2.507	0.014
X ₁	0.116	2.357	0.021
X ₂	0.229	2.318	0.023
X ₃	0.219	2.213	0.029
X ₄	0.338	3.546	0.001
F _{Count}		28.104	
F _{table}		2.4707	
R		0.742	
Sig. F		0.000	
Adjusted. R Square		0.530	

Based on the results of multiple linear regression calculations shown in the table above, the regression line equation is as follows: $Y = 0.829 + 0.116X_1 + 0.229X_2 + 0.219X_3 + 0.338X_4 + k$.

The coefficient value of X₁ is 0.116, which means that the perception of intention increases by 1 point, and the interest in using online lending will increase by 0.116 units, assuming X₂, X₃, and X₄ are constant. The coefficient value of X₂ is 0.229, which means that the perception of convenience increases by 1 point, and the interest in using online lending will increase by 0.229 units, assuming X₁, X₃, and X₄ are constant. The coefficient value of X₃ is 0.219, which means that the perceived usefulness increases by 1 point, and the interest in using online lending will increase by 0.219 units, assuming X₁, X₂, and X₄ are constant. The coefficient value of X₄ is 0.338, which means that trust increases by 1 point, and the interest in using online lending will increase by 0.338

units, assuming X_1 , X_2 , and X_3 are constant. This can also be seen from the regression correlation value (R) which is positive between perceived intention, perceived convenience, perceived usefulness, and trust in the interest in using online lending of 0.742.

Based on Table 5, the Adjusted R Square value obtained is 0.530. This shows that 53% of interest in using online lending is influenced by perceived intention to use, perceived convenience, perceived usefulness, and trust. While other variables outside this study influence the remaining 47%.

The calculation results, as in Table 2, obtained the value of $F_{count} (28.104) > F_{table} (2.4707)$. Thus, F_{count} is greater than F_{table} , meaning that they perceive intention, perceived ease of use, and trust.

1) The Effect of Perceived Intention to Use on Interest in Using Online Lending

This study supports the first hypothesis that the variable Perceived Intention to Use (X_1) partially affects Interest in Using Online Lending (Y). This is supported by Mardikaningsih's research (2020), which shows a reasonably strong relationship between consumptive behavior and students' intention to use online lending services. The higher the level of consumptive behavior, the greater the possibility of increasing the variable student intention to use online lending services.

This study's results align with research conducted by Muhamad et al. (2020), who found that social influence and personal intentions also positively affect interest in pursuing accounting majors.

Although intention and interest are different variables, they often go hand in hand. As stated in FasterCapital (2023), by examining both simultaneously, businesses can gain a comprehensive understanding of customer purchasing behavior. For example, customers who frequently visit the website, add items to their cart and actively engage with the brand's social media posts show high intent and interest. These customers are most likely to purchase and should be targeted with personalized offers or incentives to convert them into buyers.

2) The Effect of Perceived Ease of Use on Interest in Using Online Lending

In this study, the test results show that perceived convenience positively and significantly affects interest in using online lending. This is supported by the theory of Venkatesh and Moris (2000), namely that perceived ease of use has been shown to have an effect or influence on interest through two causal pathways: direct effect on interest and indirect effect on interest through perceived usefulness. The direct effect suggests that perceived ease of use could be a potential catalyst for increasing the likelihood of user acceptance.

The results of this study are consistent with the results of research conducted by Latif Fullah (2012) that the Effect of Perceived Benefits, Ease of Use, Risk, and Trust on Customer Interest in Using BRI Internet Banking (Case Study: All Customers of Bank BRI Jakarta). The results of Latif Fullah's research show that perceived convenience significantly positively affects customer interest in using BRI Internet Banking. The results of this study are also based on Winayu's research (2013), which shows that perceived ease of use has a positive and significant effect on interest in using the Kaskus E-Commerce Forum.

The results of this study indicate a significant positive effect of perceived ease of use on interest in using online lending for Generation Z in Bandung City. The higher the perceived ease of use of a person, the

3) The Effect of Perceived Usefulness on Interest in Using Online Lending

In this study, the test results show that perceived convenience positively and significantly affects interest in using online lending. The results of this study are based on research conducted by Ramadayanti (2022), namely, the higher the perceived usefulness felt by consumers in the OVO mobile payment service application, the more consumers' intention to use it will increase. Respondents think using OVO mobile payment will be very useful in meeting their payment needs when making small-value or high-frequency transactions, and it is possible to complete transactions more quickly, practically, easily, and efficiently compared to cash payments. These things are based on indicators of perceived usefulness consisting of practicality, being accomplished faster, and effectiveness, which received an agreed response from most respondents.

The results of this study indicate a significant positive effect of perceived usefulness on interest in using online lending for Generation Z in Bandung City. The higher the perceived usefulness of the community, the higher the interest in using online lending because Generation Z believes that using online lending can positively influence and improve their performance.

4) The Effect of Perceived Trust on Interest in Using Online Lending

In this study, the test results show that perceived trust positively and significantly affects interest in using online lending. The results of this study are based on Zakkiyah's research (2020), which states that perceived trust is stated to have a significant positive effect on interest in using go-pay. This means that someone will use the technology if the level of trust is high, and vice versa if the level of trust is low, it will reduce interest in using it. Trust is an asset in everything, even when some say that trust is more expensive than honesty. This certainly shows that trust is crucial.

The results of this study indicate a significant positive effect of Trust on Interest in Using Online Lending for Generation Z in Bandung City. The higher the user's trust, the higher the interest in using Online Lending because Generation Z trusts Online Lending as a service provider and the service itself.

5) The Effect of Perceived Intention to Use, Perception of Ease, Perception of Usefulness, and Perception of Trust on Interest in Using Online Lending

Based on the simultaneous test results, it shows that the F-count value is $28.104 > F \text{ table } 2.4707$, this means that intention, perceived convenience, perceived usefulness, and perceived trust have a positive effect on interest in using online lending. Based on the significance value of 0.000 ($0.000 < 0.05$). Thus, intention, perceived convenience, perceived usefulness, and perceived trust simultaneously positively and significantly affect interest in using online lending, so the fifth hypothesis is accepted.

This research is also in accordance with the research of Nurrunissa (2020), namely the Effect of Perceived Ease of Use, Usefulness, And Relative Advantage Toward Fintech's Consumer Acceptance at Bandung SMEs. The results of Nurrunissa's research (2020) show that perceived usefulness has a positive and significant influence on consumer acceptance in adopting Fintech, and relative advantage, perceived ease of use, perceived usefulness, perceived cost, and perceived risk simultaneously have a positive relationship to Consumer Acceptance in adopting Fintech.

This study's results indicate a significant effect of perceived intention to use, perceived ease of use, perceived usefulness, and perceived trust, together with interest in using online lending for Generation Z in Bandung City.

CONCLUSION

Based on the results of the analysis and discussion of the effect of perceived ease of use, perceived usefulness, and trust on interest in using online lending for Generation Z in Bandung, several conclusions can be drawn, namely:

1. There is a positive and significant influence of perceived intention to use on interest in using online loans in Generation Z in Bandung City. This is indicated by the calculated t value (3.980), which is smaller than the t table, namely (1.661), and a correlation value (R) of 0.378. From the results of data analysis, an R Square value of 0.143 was obtained, meaning that the influence of the perceived convenience variable was 14.3%. This shows that the increasing perception of intention will increase interest in online loans.
2. There is a positive and significant influence of perceived convenience on interest in using online loans among Generation Z in Bandung City. This is shown by the calculated t value of 7.010, which is greater than the t table of 1.661, and the correlation value (R) is 0.584. From the results of data analysis, the R Square value for perceived convenience is 0.341, meaning that interest in using online loans is influenced by perceptions of comfort by 34.1%. This shows that as the perception of convenience increases, interest in using Online Loans will also be high; likewise, as the perception of ease becomes lower, interest in using Online Loans will decrease.
3. There is a positive and significant influence of perceived usefulness on interest in using online loans among Generation Z in Bandung City. This is indicated by the calculated t value of 8.077, which is more significant than the t table of 1.661 and a correlation value (R) of 0.638. From the results of data analysis, an R Square value of 0.407 was obtained, meaning that the influence of the perceived convenience variable was 40.7% on interest in using online loans. This shows that as the perception of usefulness increases, interest in using online loans will also be high; likewise, if the perception of usefulness is lower, interest in using online loans will decrease.
4. There is a positive and significant influence of trust on interest in using online loans among Generation Z in Bandung City. This is indicated by the calculated t value of 7.481, which is more significant than the t table of 1.661 and a correlation value (R) of 0.609. From the results of data analysis, it was obtained that the R Square value was 0.371, meaning that trust influenced interest in using online loans by 37.1%. This shows that as confidence increases, interest in using online loans will also be high; likewise, as trust becomes lower, interest in using online loans will decrease.
5. There is a significant influence of perceived intention, perceived convenience, perceived usefulness, and trust together on interest in using Online Loans in Generation Z in Bandung City; it is proven that the calculated F value of 28.104 is greater than the F table of 2.4707 and the correlation value (R) of 0.742. From the results of data analysis, the Adjusted R Square value was obtained at 0.530, meaning that the four independent variables can explain the variable interest in using online loans at 53% and other variables influencing the remaining 47%.

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